

MARVIN T. FROST INVESTIGATIONS

12779 Bristol Circle South

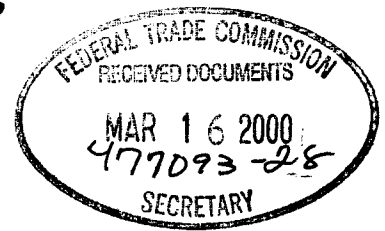
Los Angeles, Ca. 90049

310-472-9559 FAX 310-476-2858

E-mail: mtfinvesti@aol.com

P.I. Lic. 19603

ORIGINAL



Secretary
Federal Trade commission
Room H-159, 600 Pennsylvania Avenue, N.W.
Washington D.C. 20580

Re: Gramm-Leach-Bliley Act Privacy Rule, 16 CFR part 313-comment

To Whom It May Concern::

I am writing to express my concerns with the proposed regulations to implement Title V of the Gramm-Leach-Bliley Act of 1999. As a licensed private investigator and a small business person, I fear we would lose a valuable and very necessary source of locating witnesses and suspects if "non-public personal information" is defined to include simple names and addresses of customers of financial institutions.

It was my impression that the clear intent of Congress was to provide opportunity for customers of financial institutions to "opt-out" of sharing their personal information with non-affiliates of the institutions. The statute provides protection for financial information, not mere names and addresses. If all information available to a financial institution is defined as "non-public personal information," then what is "Public" information? Congress seemed to be offering a distinction by describing financial information. I believe the act provides opt-out of information regarding credit history, employment, and financial assets. However, name, address, and phone number should not be classified as "non-public."

Private investigators play an important role in our civil and criminal justice systems, which is not understood by many. The information we obtain regarding addresses and phone numbers is essential to our conduct of business and fulfilling our obligations to consumers. We utilize this information to investigate embezzlement, insurance fraud, locate delinquent child support debtors, and serve process, among other things. Stalker and scam artists seldom reside where their vehicles are registered, so current address information is essential. Law enforcement rarely has the manpower to develop these cases for prosecution.

If this information is deemed "non-public personal," only the wrongdoers and criminals will benefit and the law-abiding consumer will be the loser. I urge you to define non-public personal information in the manner that Congress intended.

Sincerely,

A handwritten signature in black ink, appearing to read "Gregory K. Frost".

Gregory K. Frost, P.I. Lic. 19603
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